Monte J. White and Associates, P.C. Monte J. White 402 Cypress, Suite 310 Abilene, TX 79601 (325)673-6699

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS ABILENE DIVISION

<u>DEBTOR'S RESPONSE TO TRUSTEE'S RECOMMENDATION CONCERNING</u> CLAIMS, OBJECTIONS TO CLAIMS AND PLAN MODIFICATION

DEBTOR, Johnny Ray Hounshell, by and through attorney, Pamela J. Chaney, files this Debtor's Response to Trustee's Recommendation Concerning Claims, Objections to Claims and Plan Modification, and respectfully shows the Court as follows:

- 1. Debtor wishes to surrender, in full satisfaction of the debt remaining, the 2005 RV to Bank of America.
- 2. Debtor requests that the payment term on all remaining secured and priority debt is extended to 60 months, thereby also extending the term of the plan to 60 months. The plan remains 100% to unsecureds.
- 3. Debtor also requests that the monthly Trustee payment decreases to \$920.00, beginning with the payment due in August 2011. The Chapter 13 plan base should be adjusted accordingly.

FOR THESE REASONS, Debtors ask that the Trustee's Recommendation Concerning Claims, Objections to Claims and Plan Modification denied or in the alternative, set for hearing on the date indicated.

Respectfully submitted,

/s/Monte J. White
Attorney for Debtors

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Response was served on June 28, 2011 on the following parties in interest at the addresses listed below by ECF and/or regular U.S. First Class mail:

/s/Monte J. White Attorney for Debtors Label Matrix for local noticing Doc 25 Filed 06/28/11 Entered 06/28/11 14:31:18 Page 2 of 3 Recovery Management Systems Corporation

25 SE 2nd Ave. Ste. 1120 Miami, FL 33131-1605

Case 10-10376-rlj13 Northern District of Texas

Abilene

Fri Jun 24 14:46:12 CDT 2011

Abilene Diagnostic Clinic

PO Box 5409

Abilene, TX 79608-5409

Abilene Regional Medical Center 6250 Hwy 83-84 at Antilley Road

Abilene, TX 79606

American Express
CO Becket and Lee LLP

1205 Texas Avenue

Lubbock, TX 79401-4037

PO Box 3001

Malvern, PA 19355-0701

American Express Centurion Bank

c o Becket and Lee LLP

POB 3001

Malvern, PA 19355-0701

Bank Of America

Attn: Bankruptcy NC4-105-02-99

PO Box 26012

Greensboro, NC 27420-6012

Bank of America, N.A. P. O. Box 26012 NC4-105-03-14

Greensboro, NC 27420-6012

Chase

201 N. Walnut St--del-1027 Wilmington, DE 19801-2920

Chase Bank USA, N.A. PO Box 15145

Wilmington, DE 19850-5145

Cisco College

c/o Sherrel K. Knighton

Linebarger Goggan Blair & Sampson, LLP

2323 Bryan Street, Suite 1600

Dallas, TX 75201-2644

Citibank Sd, Na

Attn: Centralized Bankruptcy

PO Box 20507

Kansas City, MO 64195-0507

(p)INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS

PO BOX 7346

PHILADELPHIA PA 19101-7346

Medicredit 939 N Hwy 67

Florissant, MO 63031-2917

Monte J. White & Associates, P.C.

402 Cypress, Suite 310

Abilene, TX 79601-5151

PRA Receivables Management LLC
As Agent Of Portfolio Recovery Assocs
c/o Sears Gold Mastercard

POB 41067

Norfolk VA 23541-1067

Presbyterian Kaseman 8300 Constitution Ave. Albuquerque, NM 87110-7613

Professional Account Services, Inc.

P.O. Box 188

Brentwood, Texas 37024-0188

Recovery Management Systems Corporation

25 S.E. 2nd Avenue, Suite 1120

Miami, FL 33131-1605

Sears-cbsd 701 East 60th St N

Sioux Falls, SD 57104-0432

Toyota Motor Credit 16945 Northchase Dr Ste

Houston, TX 77060-2135

(p)TOYOTA MOTOR CREDIT CORPORATION

PO BOX 8026

CEDAR RAPIDS IA 52408-8026

Verizon P.O. Box 660108 Dallas, TX 75266-0108

eCAST Settlement Corporation, assignee of Citibank (South Dakota), N.A.

POB 29262

New York, NY 10087-9262

Johnny Ray Hounshell 5017 Highway 183

Cisco, TX 76437-6247

Pamela Jean Chaney

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Room 976

Dallas, TX 75242-1011

Walter 12,13 OCheskey 6308 Iola Avenue Lubbock, TX 79424-2735

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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

IRS Special Procedures Mail Code 5020-DAL 1100 Commerce St, Room 9B8 Dallas, TX 75242 (d)Internal Revenue Service PO Box 21126 Philadelphia, PA 19114 Toyota Motor Credit Corporation 5005 North River Blvd., N.E. Cedar Rapids, IA 52411-6634

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(u)Cisco Junior College

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